

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

John E. Wade

Debtor(s).

)
)
)
)
)
)

Case No. 19-24159 CMB

Chapter 13

X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor in order to provide funding for increase in mortgage payment and attorney fees.
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated August 24, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1701.000 to \$1852.00 effective November 2022.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
1. New Residential Mortgage Loan Trust will begin receiving \$651.51 per month effective November 1, 2022 as per the Notice of Mortgage Payment Change dated October 5, 2022.
 2. Attorneys fees have an increased an additional \$2,000.00 with a total of \$7,400.00 to be paid under the Chapter 13 Plan. Additional fees will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 11th day of October, 2022

Dated: 10/11/2022


United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Lauren M. Lamb
Counsel to Debtor

Stipulated by:

/s/ Jim Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED
10/11/22 9:49 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
John E. Wade
Debtor

Case No. 19-24159-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 11, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2022:

Recip ID	Recipient Name and Address
db	+ John E. Wade, 8976 Eastwood Road, Pittsburgh, PA 15235-1401
15146063	+ Allegheny Clinic Radiology, PO Box 1198, Somerset, PA 15501-0336
15146064	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15146065	+ American Web Loan, 3910 W. 6th Avenue, Box 277, Stillwater, OK 74074-1745
15146075	+ Escallate LLC, PO Box 645425, Cincinnati, OH 45264-5425
15146084	+ Maiello Brungo & Maiello Attorney at Law, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15157980	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15146088	+ Penn Hills School District, Berkheimer Tax Administrator, 50 N. Seventh Street, Bangor, PA 18013-1731
15146089	+ People's Gas, 375 North Shore Drive, Bankruptcy Department, Pittsburgh, PA 15212-5866
15146090	+ Pine Account, 5171 Liberty Avenue, Pittsburgh, PA 15224-2254
15155147	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15146099	+ Van Ru Credit Corp., 4839 N. Elston Ave., Chicago, IL 60630-2534
15146102	Wilkinsburg-Penn Joint Water Authority, 2200 Robinson Boulevard, Pittsburgh, PA 15221-1193

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 12 2022 09:10:31	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 12 2022 08:59:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bankruptcy@huntington.com	Oct 12 2022 09:00:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15172110	Email/Text: bnc@atlasacq.com	Oct 12 2022 08:59:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15146062	^ MEBN	Oct 12 2022 08:56:47	Affiliate Asset Solutions, 145 Technology Parkway NW Suite 100, Norcross, GA 30092-3536
15146070	Email/Text: kburkley@bernsteinlaw.com	Oct 12 2022 09:00:00	Duquesne Light, PO Box 10, Pittsburgh, PA 15230
15146067	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2022 09:10:36	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15146066	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2022 09:11:01	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15146069	+ Email/PDF: creditonebknofications@resurgent.com	Oct 12 2022 09:10:32	Credit One Bank, Attn: Bankruptcy Department,

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			Po Box 98873, Las Vegas, NV 89193-8873
15146068	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 12 2022 09:10:34	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15176053	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 12 2022 09:00:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15146074	+ Email/Text: bknotice@ercbpo.com	Oct 12 2022 09:00:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15146073	+ Email/Text: bknotice@ercbpo.com	Oct 12 2022 09:00:00	ERC/Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547
15146072	+ Email/Text: bankruptcydepartment@tsico.com	Oct 12 2022 09:00:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
15146071	+ Email/Text: bankruptcydepartment@tsico.com	Oct 12 2022 09:00:00	Eos Cca, Po Box 981008, Boston, MA 02298-1008
15146076	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 12 2022 09:00:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15146079	+ Email/Text: FirstProgressCorrespondence@acttoday.com	Oct 12 2022 08:59:00	First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
15146080	+ Email/Text: bankruptcy@huntington.com	Oct 12 2022 09:00:00	Huntington Natl Bk, Po Box 1558, Columbus, OH 43216-1558
15146081	+ Email/Text: bankruptcy@huntington.com	Oct 12 2022 09:00:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15146077	Email/Text: bnc-bluestem@quantum3group.com	Oct 12 2022 09:00:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15146082	^ MEBN	Oct 12 2022 08:58:26	KML Law Group, Suite 500, 701 Market Street, Philadelphia, PA 19106-1541
15146083	^ MEBN	Oct 12 2022 08:58:28	KML Law Group, Suite 5000 - BNY Mellon, 701 Market Street, Philadelphia, PA 19106-1541
15176613	Email/PDF: resurgentbknotifications@resurgent.com	Oct 12 2022 09:10:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15177020	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 12 2022 09:00:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
15146086	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 12 2022 08:59:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15146087	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 12 2022 08:59:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15167900	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 12 2022 08:59:00	NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-1, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
15163154	Email/Text: peritus@ebn.phinsolutions.com	Oct 12 2022 09:00:00	PERITUS PORTFOLIO SERVICES II, PO BOX 141419, IRVING, TX 75014-1419
15170071	Email/Text: perituspendrick@perituservices.com	Oct 12 2022 08:59:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15146091	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 12 2022 09:10:58	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15146093	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 12 2022 09:11:01	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15167814	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 12 2022 09:10:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15146095	Email/Text: amieg@stcol.com	Oct 12 2022 08:59:00	State Collection Services, Inc., PO Box 6250,

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User: auto

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15146973	+ Email/PDF: gecsedl@recoverycorp.com	Oct 12 2022 09:10:32	Madison, WI 53716 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15146096	+ Email/Text: bncmail@w-legal.com	Oct 12 2022 08:59:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15146097	+ Email/Text: bncmail@w-legal.com	Oct 12 2022 08:59:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15146098	+ Email/Text: bankruptcydepartment@tsico.com	Oct 12 2022 09:00:00	Transworld Systems, Inc., 500 Virginia Drive Suite 514, Fort Washington, PA 19034-2733
15179036	+ Email/Text: peritus@ebn.phinsolutions.com	Oct 12 2022 09:00:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
15146101	+ Email/Text: bankruptcynotice@westlakefinancial.com	Oct 12 2022 09:00:00	Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
15146100	+ Email/Text: bankruptcynotice@westlakefinancial.com	Oct 12 2022 09:00:00	Westlake Financial Services, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		New Residential Mortgage Loan Trust 2018-1
15146085		Mdg Us Inc/capital Com
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15146092	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15146094	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15146078	##+	First Progress, P.o. Box 84010, Columbus, GA 31908-4010

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	

District/off: 0315-2

User: auto

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on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 cwohlab@raslg.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Jennifer L. Cerce

on behalf of Creditor Penn Hills School District jlc@mbm-law.net

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Kevin M Buttery

on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 kbuttery@rascrane.com

Lauren M. Lamb

on behalf of Debtor John E. Wade
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Maria Miksich

on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 11